

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION

In re: ROBERTO VIRGILIO § Case No. 1:15-bk-01715
JOANNE VIRGILIO §
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/24/2015.
- 2) The plan was confirmed on 02/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/04/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$204,824.42.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 34,242.48
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 34,242.48

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,845.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,134.23
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 4,979.23
Attorney fees paid and disclosed by debtor(s):	\$ 1,155.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CRAIG A. DIEHL, ESQUIRE	Lgl	0.00	NA	NA	2,845.00	0.00
PORTFOLIO RECOVERY	Sec	27,636.75	20,568.44	356.81	356.81	0.00
QUANTUM3 GROUP, LLC	Uns	1,682.12	1,828.14	1,828.14	17.22	0.00
QUANTUM3 GROUP, LLC	Uns	590.18	686.33	686.33	6.46	0.00
PERFORMANCE FOOD GROUP INC	Uns	0.00	5,879.58	5,879.58	55.33	0.00
RESURGENT CAPITAL SERVICES	Uns	413.43	413.43	413.43	3.89	0.00
QUANTUM3 GROUP, LLC	Uns	577.04	672.64	672.64	6.33	0.00
COMMONWEALTH OF	Pri	823.84	4,675.32	3,518.91	3,518.91	0.00
COMMONWEALTH OF	Uns	0.00	4,675.32	1,156.41	10.89	0.00
IMPERO FOODS & MEATS INC	Uns	19,178.89	34,263.64	34,263.64	322.44	0.00
BECKET & LEE	Uns	566.12	566.12	566.12	5.33	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	747.99	747.99	747.99	7.04	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	2,057.57	2,057.57	2,057.57	19.36	0.00
FAY SERVICING, LLC	Sec	0.00	NA	NA	0.00	0.00
REWARDS NETWORK EST.	Uns	0.00	5,130.45	5,130.45	48.28	0.00
CAN CAPITAL ASSET SERVICING	Sec	0.00	54,497.40	3,000.00	3,000.00	0.00
CAN CAPITAL ASSET SERVICING	Uns	57,563.40	54,497.40	51,597.40	485.55	0.00
BOVA FOOD DISTRIBUTORS INC	Uns	35,002.84	34,905.97	34,905.97	328.48	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
SYNCHRONY BANK	Uns	0.00	555.97	555.97	5.23	0.00
PORTFOLIO RECOVERY	Uns	466.11	466.11	466.11	4.38	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,250.15	1,250.15	11.76	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	595.30	641.27	641.27	6.03	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	NA	NA	0.00	0.00
ACL REALTY CORP	Uns	0.00	17,830.17	17,830.17	17,830.17	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	23,398.32	0.00	0.00	0.00
FAY SERVICING, LLC	Sec	71,184.73	68,763.29	1,732.55	966.60	0.00
PHH MORTGAGE CORPORATION	Sec	15,431.64	15,431.64	2,246.76	2,246.76	0.00
PA DEPT OF LABOR & INDUSTRY	Pri	1,331.54	NA	NA	0.00	0.00
MEDICAL	Uns	20,063.41	NA	NA	0.00	0.00
AMERICAN RECOVERY SERVICE	Uns	489.02	NA	NA	0.00	0.00
ECOLAB	Uns	652.55	NA	NA	0.00	0.00
FILTERSHINE USA	Uns	213.40	NA	NA	0.00	0.00
FIRST DATA MERCHANGE SVCS	Uns	700.00	NA	NA	0.00	0.00
JOHN GROSS & CO	Uns	2,043.75	NA	NA	0.00	0.00
NATIONWIDE INS	Uns	932.73	NA	NA	0.00	0.00
NCB MGMT SVCS	Uns	700.32	NA	NA	0.00	0.00
PENN WASTE	Uns	561.55	NA	NA	0.00	0.00
PFS ROMA PA	Uns	4,781.96	NA	NA	0.00	0.00
PNC MERCHANT SVCS	Uns	158.16	NA	NA	0.00	0.00
SAGER, SWISHER & CO, LLP	Uns	1,169.63	NA	NA	0.00	0.00
THE HARTFORD	Uns	557.00	NA	NA	0.00	0.00
USFOODS INC	Uns	30,325.77	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,979.31	\$ 3,213.36	\$ 0.00
Debt Secured by Vehicle	\$ 356.81	\$ 356.81	\$ 0.00
All Other Secured	\$ 3,000.00	\$ 3,000.00	\$ 0.00
TOTAL SECURED:	\$ 7,336.12	\$ 6,570.17	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,518.91	\$ 3,518.91	\$ 0.00
TOTAL PRIORITY:	\$ 3,518.91	\$ 3,518.91	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 160,649.34	\$ 19,174.17	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,979.23
Disbursements to Creditors	\$ 29,263.25
TOTAL DISBURSEMENTS:	\$ 34,242.48

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/10/2020

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.